

**B23 (Official Form 23) (12/07)**

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
RICHMOND DIVISION

IN RE: \_\_\_\_\_ ) CASE NO: 07-34237  
Manoley, Karola M. L. )  
Debtor \_\_\_\_\_ ) CHAPTER 13

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTION COURSE  
CONCERNING PERSONAL FINANCIAL MANAGEMENT**

*Every individual debtor in a chapter 7, chapter 11 in which §1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:*

I, Karola M. Manoley, the debtor in the above-styled case, hereby certify that  
(Printed Name of Debtor)

on January 4, 2008 (Date), I completed an instructional course in personal financial

management provided by Hummingbird Credit Counseling and Education, Inc., an approved personal financial  
(Name of Provider)  
management provider.

Certificate No. (if any): 01356-VAE-DE-003123144

I, \_\_\_\_\_, the debtor in the above styled case, hereby  
(Printed Name of Debtor)

certify that no personal financial management course is required because of [Check the appropriate box]:

- Incapacity or disability, as defined in 11 U.S.C. § 109 (h);
- Active military duty in a military combat zone; or

Residence in a district in which the United States trustee (or bankruptcy administrator) has  
determined that the approved instructional courses are not adequate at this time to serve additional individuals who  
would otherwise be required to complete such courses.

Signature of Debtor: /s/Karola M. Manoley

Date: January 7, 2007

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*Instructions:* Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

*Filing Deadlines:* In a chapter 7 case, file within 45 days of the first date set for meeting of creditors under §341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under §1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 01356-VAE-DE-003123144

Bankruptcy Case Number: 07-34237

**CERTIFICATE OF DEBTOR EDUCATION**

I certify that on January 4, 2008, at 4:23 o'clock PM EST,  
Karola M Manoley completed a course on personal financial  
management given by internet by  
Hummingbird Credit Counseling and Education, Inc.,  
a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning  
personal financial management in the Eastern District of Virginia.

Date: January 4, 2008 By /s/Elana Walker for Victoria Wright  
Name Victoria Wright  
Title Executive Director of Education